

# The Combined Application Process

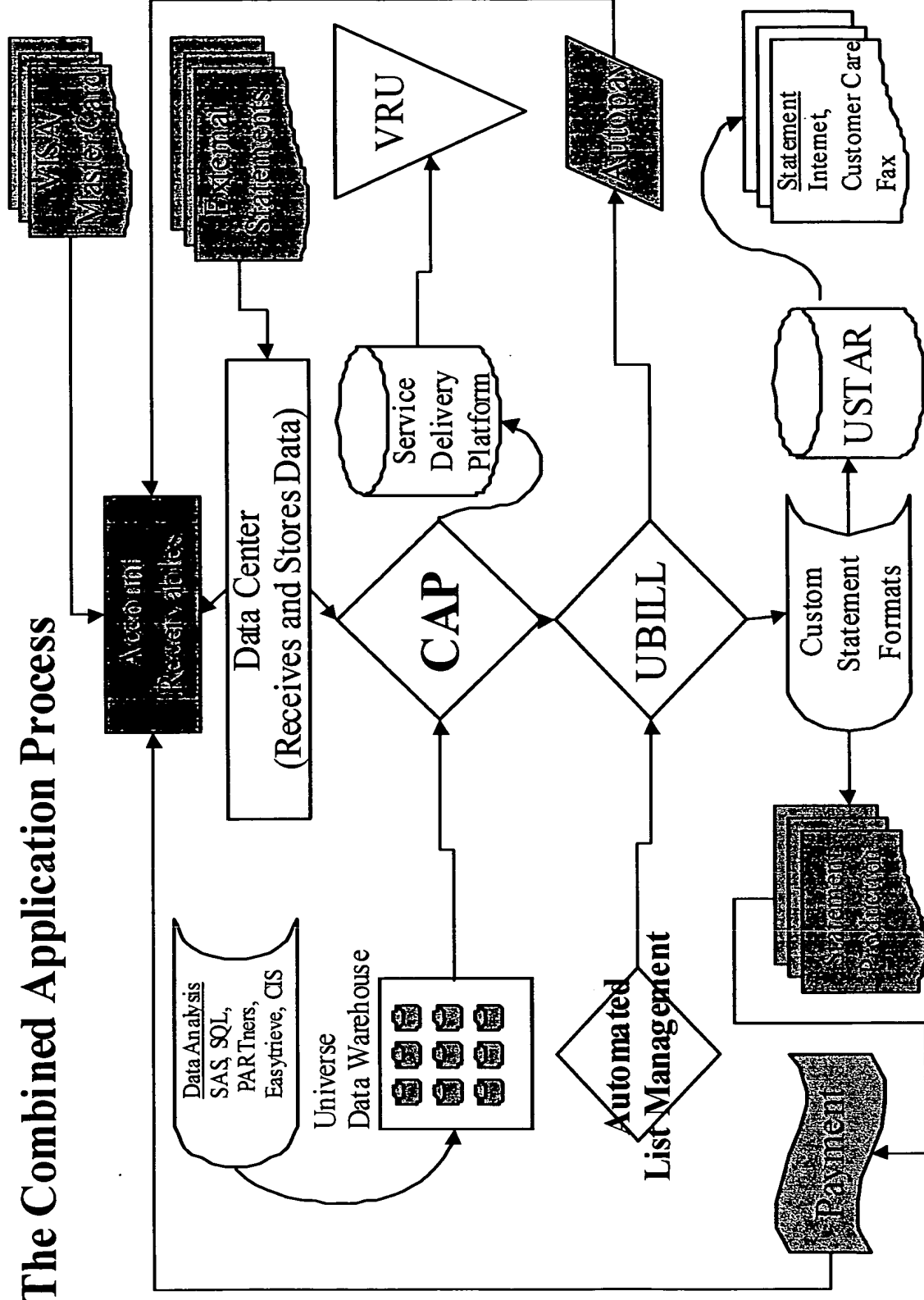


FIG. 1A

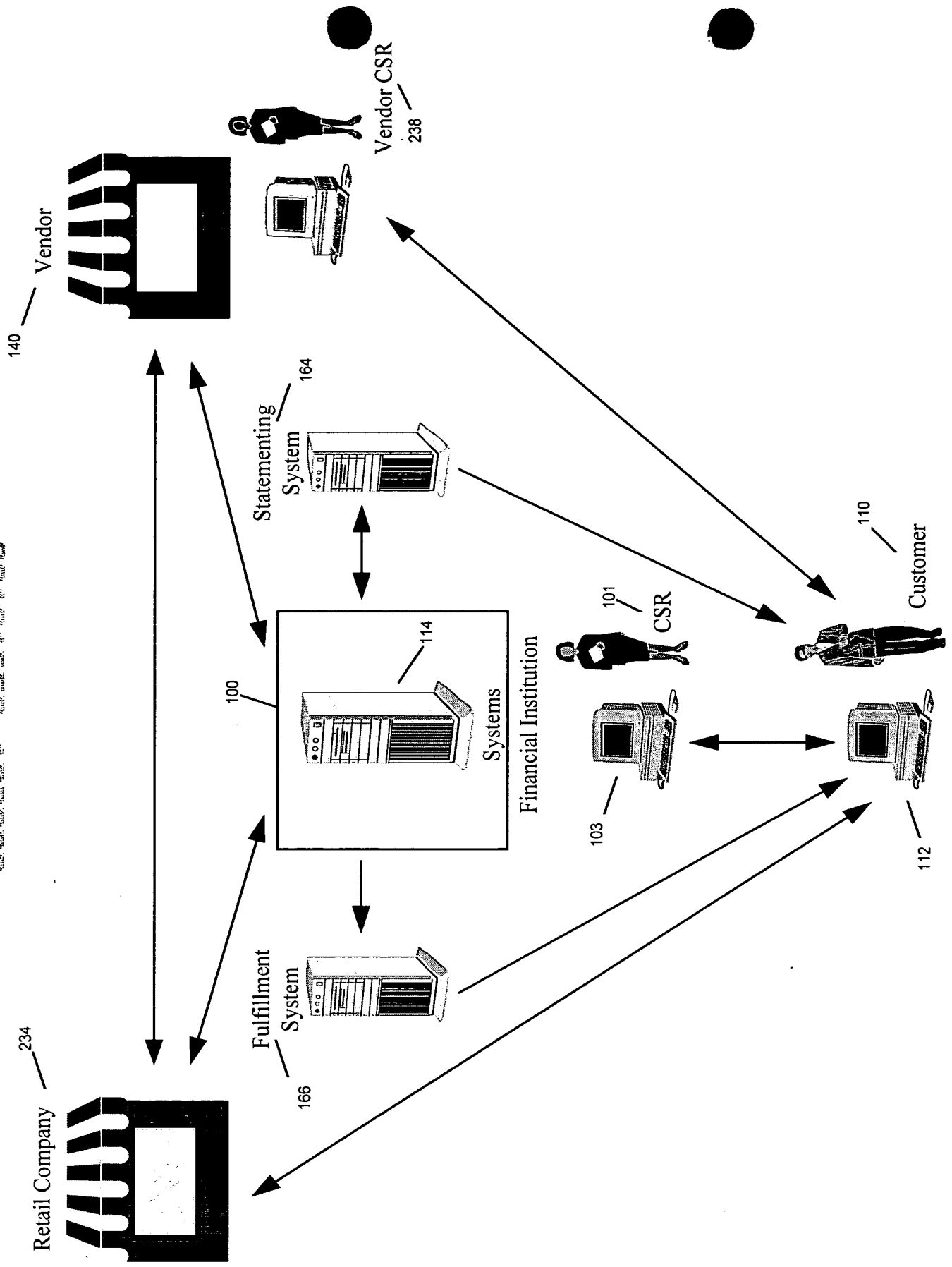


FIG. 2

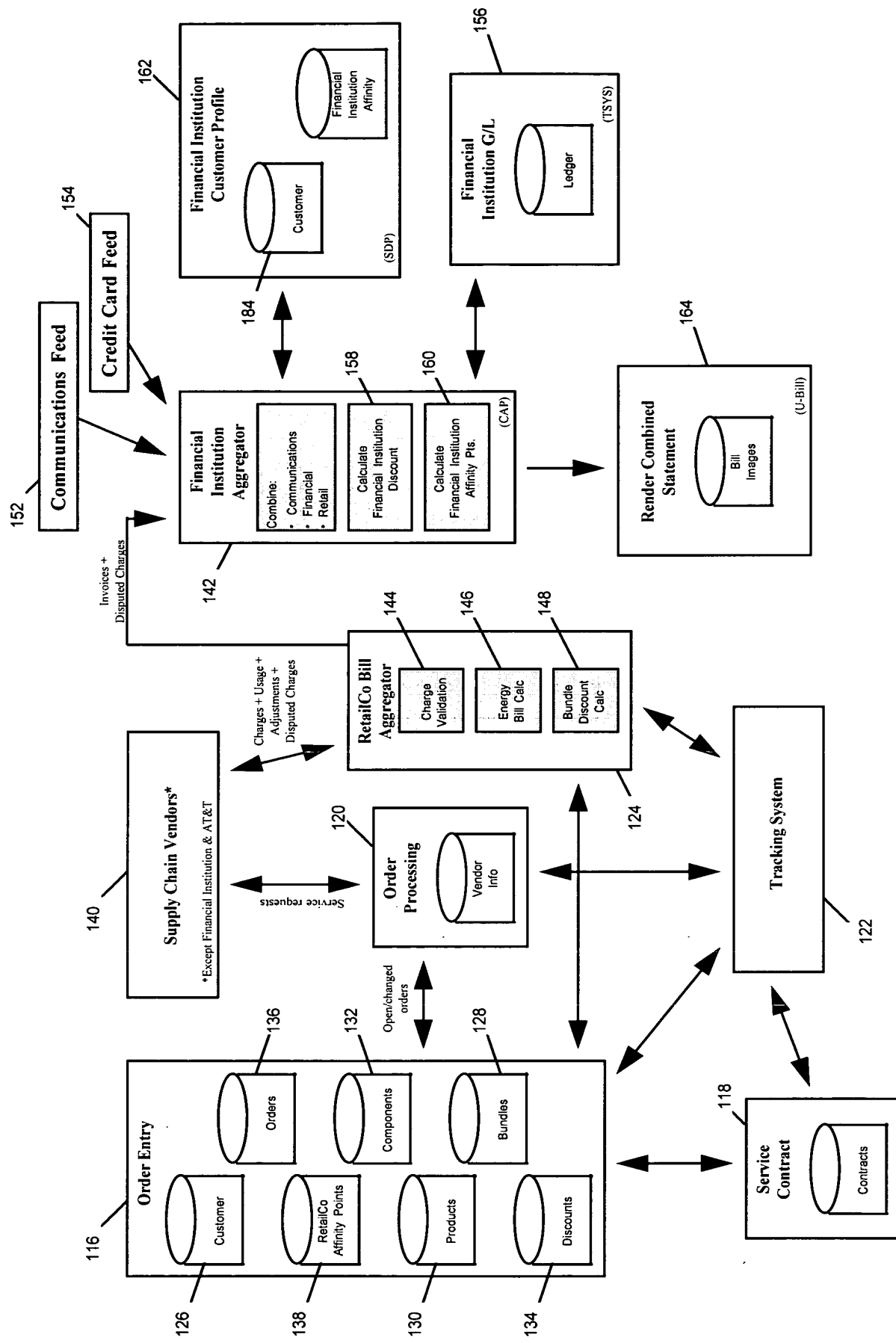


FIG. 3

## OTHER FINANCIAL INSTITUTION SYSTEMS AND DATABASES

166 —	FULFILLMENT SYSTEM
168 —	PROSPECT FILE
170 —	CREDIT CHECK SYSTEM
172 —	WORK MANAGEMENT SYSTEM
174 —	DISCONNECT FILE
176 —	VENDOR METHODS AND PROCEDURES
178 —	TAX MODULE
180 —	FORMAT DATABASE
182 —	ACCOUNTS RECEIVABLE SYSTEM

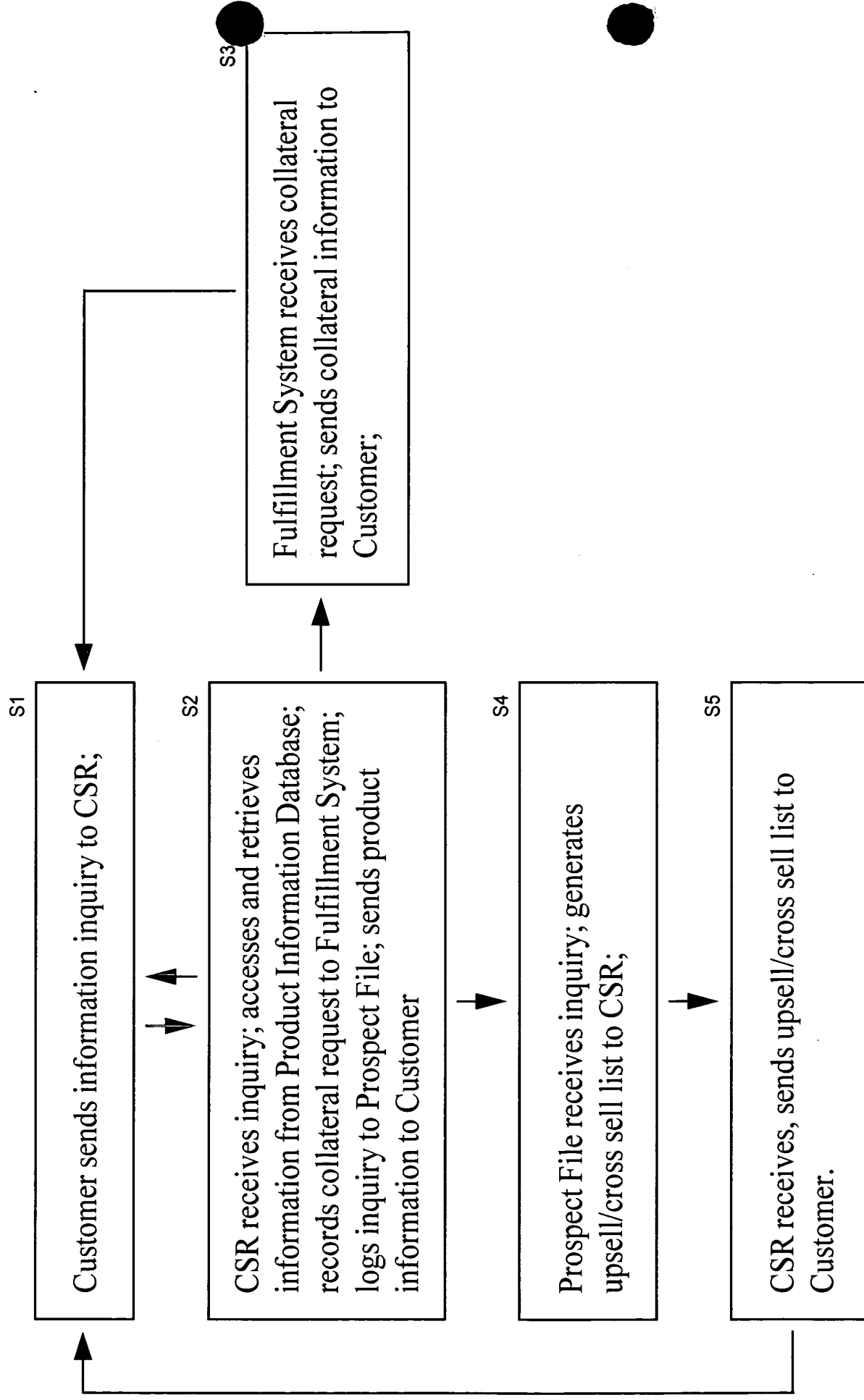
**FIG. 4**

# **ADDITIONAL SYSTEMS AND DATABASES**

184 —	CUSTOMER RECORD DATABASE
186 —	VENDOR ORDER PROCESSING SYSTEM
188 —	PRODUCT/SERVICE PROVISIONING SYSTEM
190 —	VENDOR ORDER ENTRY SYSTEM
192 —	TECH/DATABASE
194 —	WIRES AND PIPES DATABASE
196 —	ENERGY USAGE DATABASE
198 —	RETAIL COMPANY DATABASE
199 —	VENDOR DATABASE
201 —	RETAIL COMPANY DATABASE

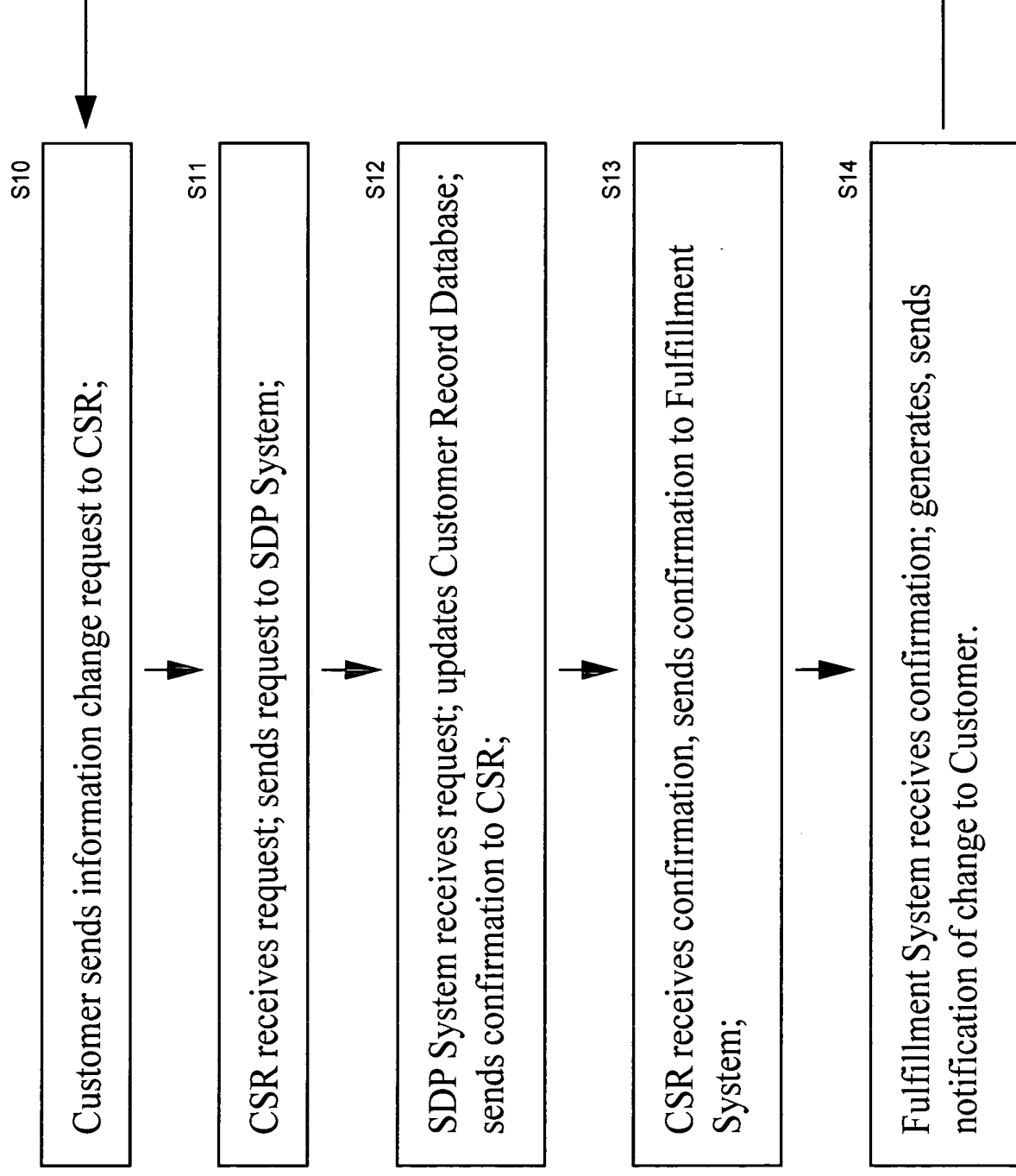
**FIG. 5**

# CUSTOMER INQUIRY



**FIG. 6**

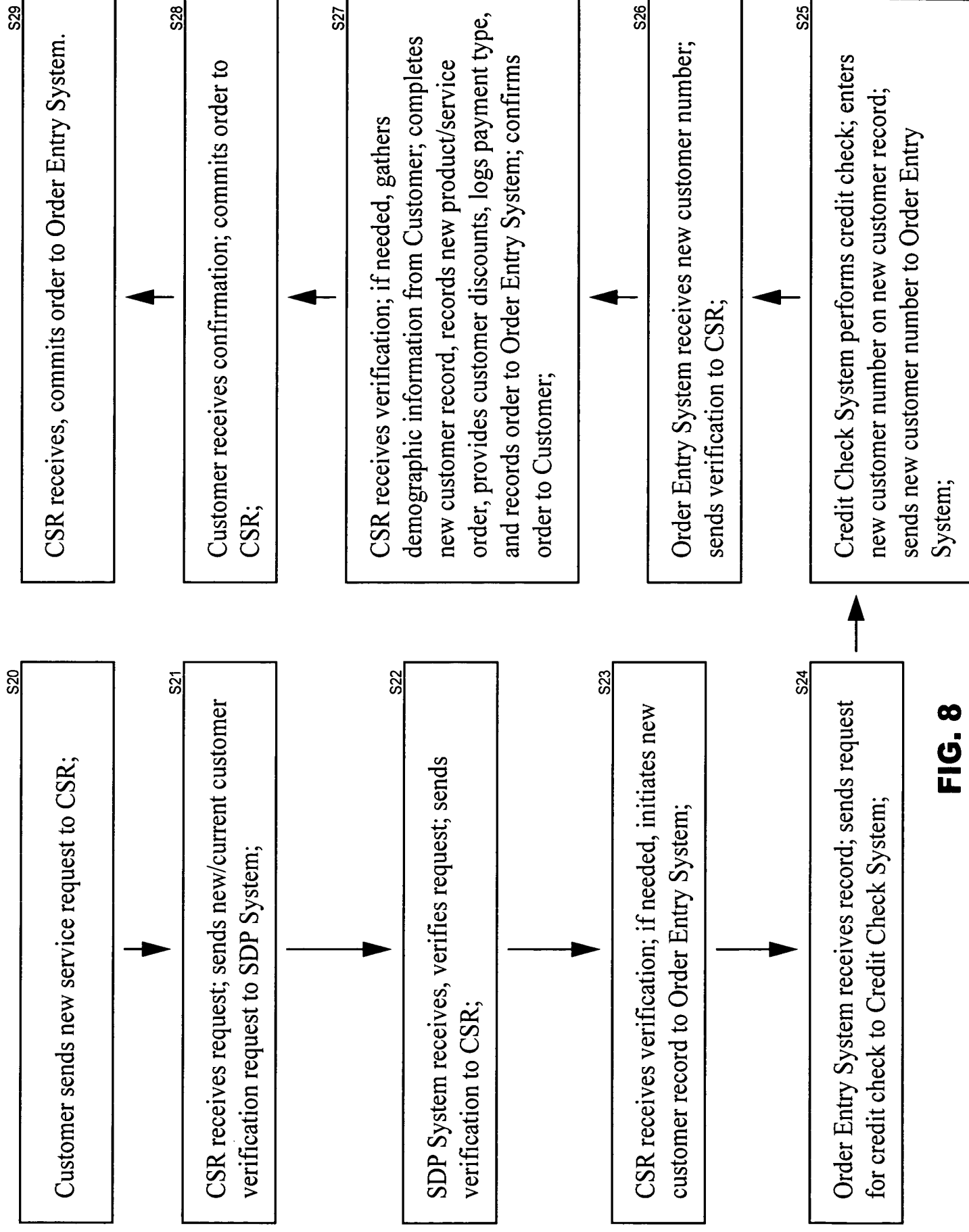
# CUSTOMER INFORMATION CHANGE



**FIG. 7**



# REGISTRATION SYSTEM ORDER ENTRY



**FIG. 8**

# ORDER PROCESSING

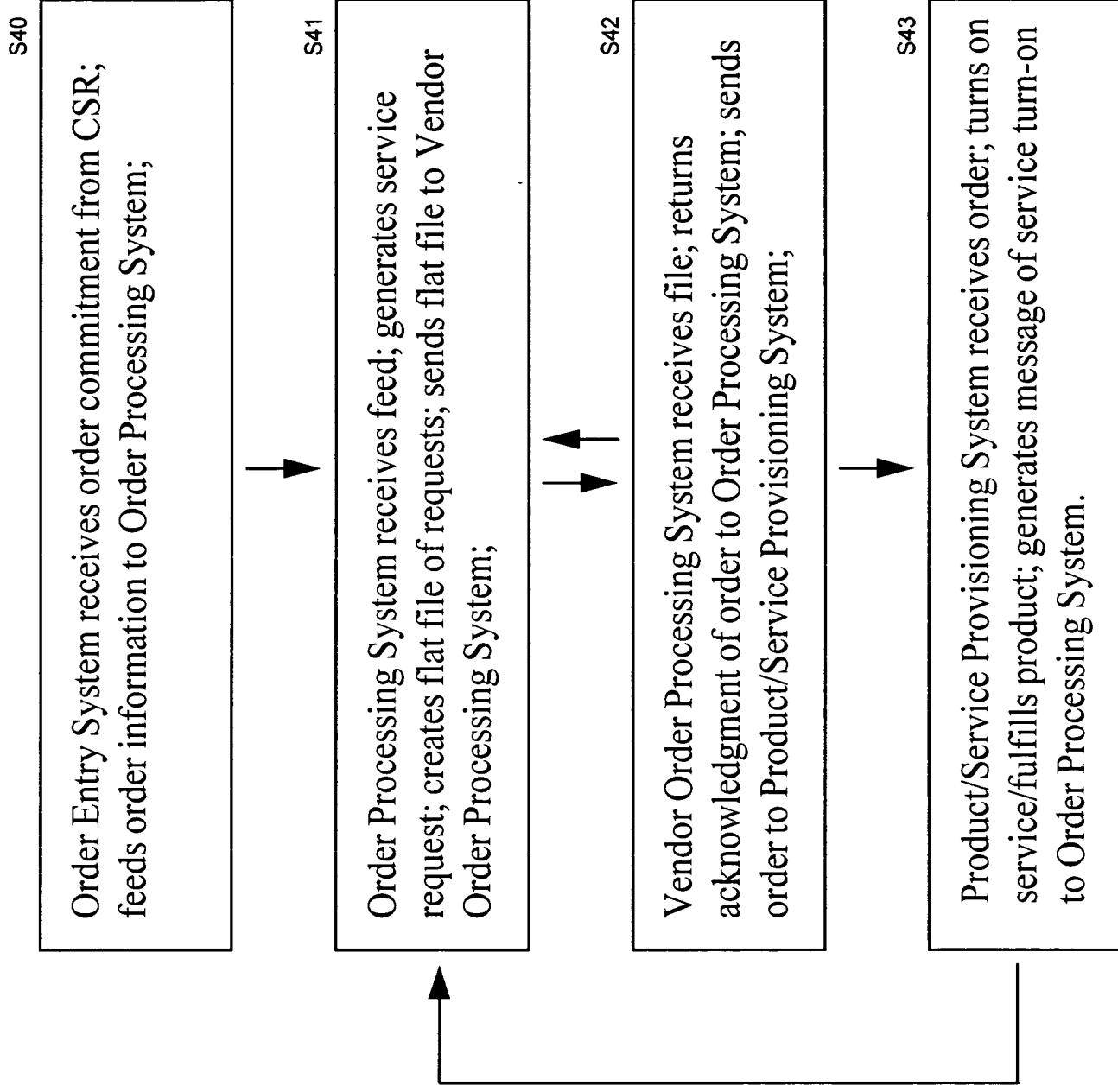


FIG. 9

# ORDER PROCESSING FLAG PROCESS/ NO ACKNOWLEDGMENT OF ORDER RETURNED TO ORDER PROCESSING SYSTEM

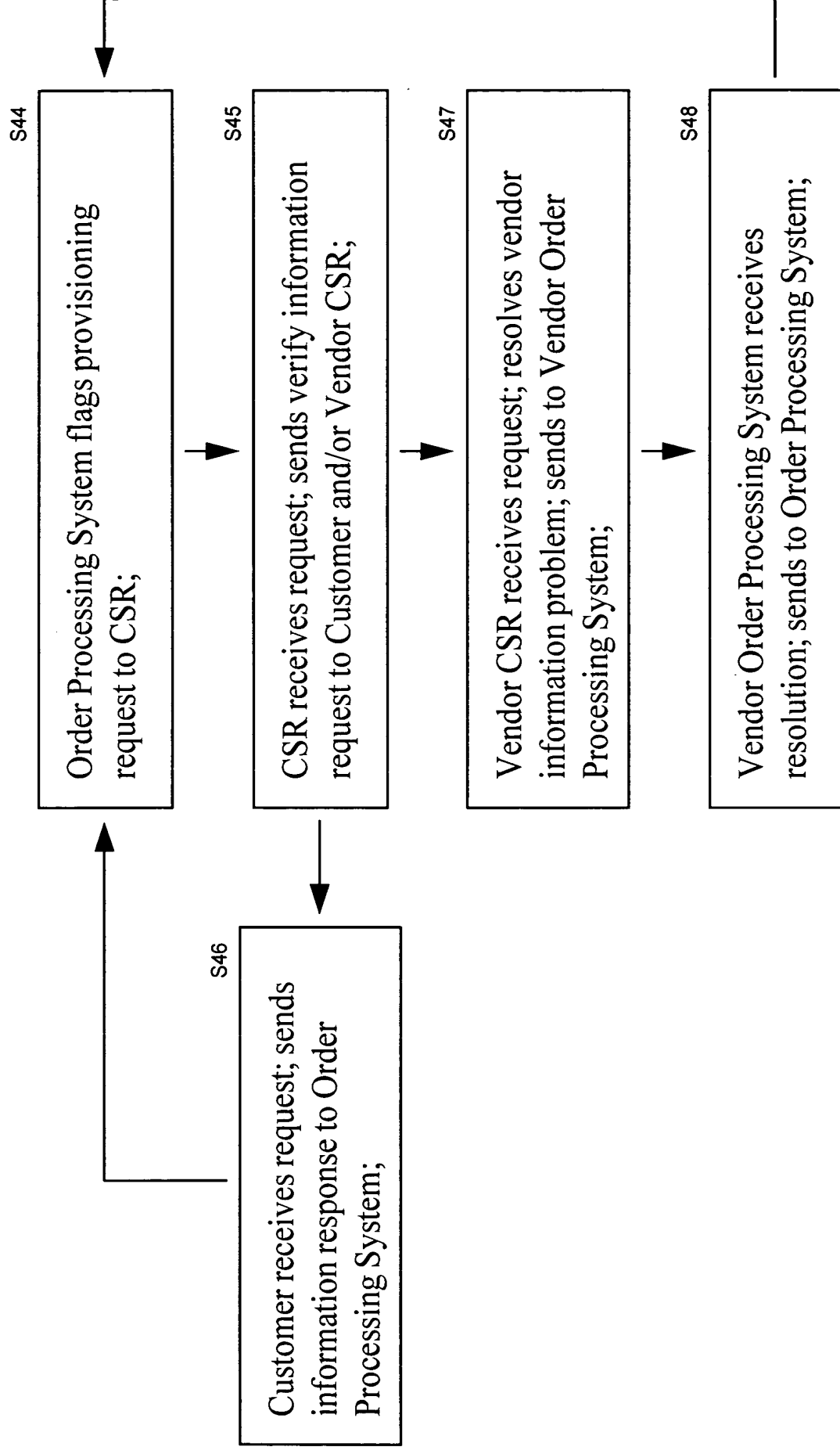
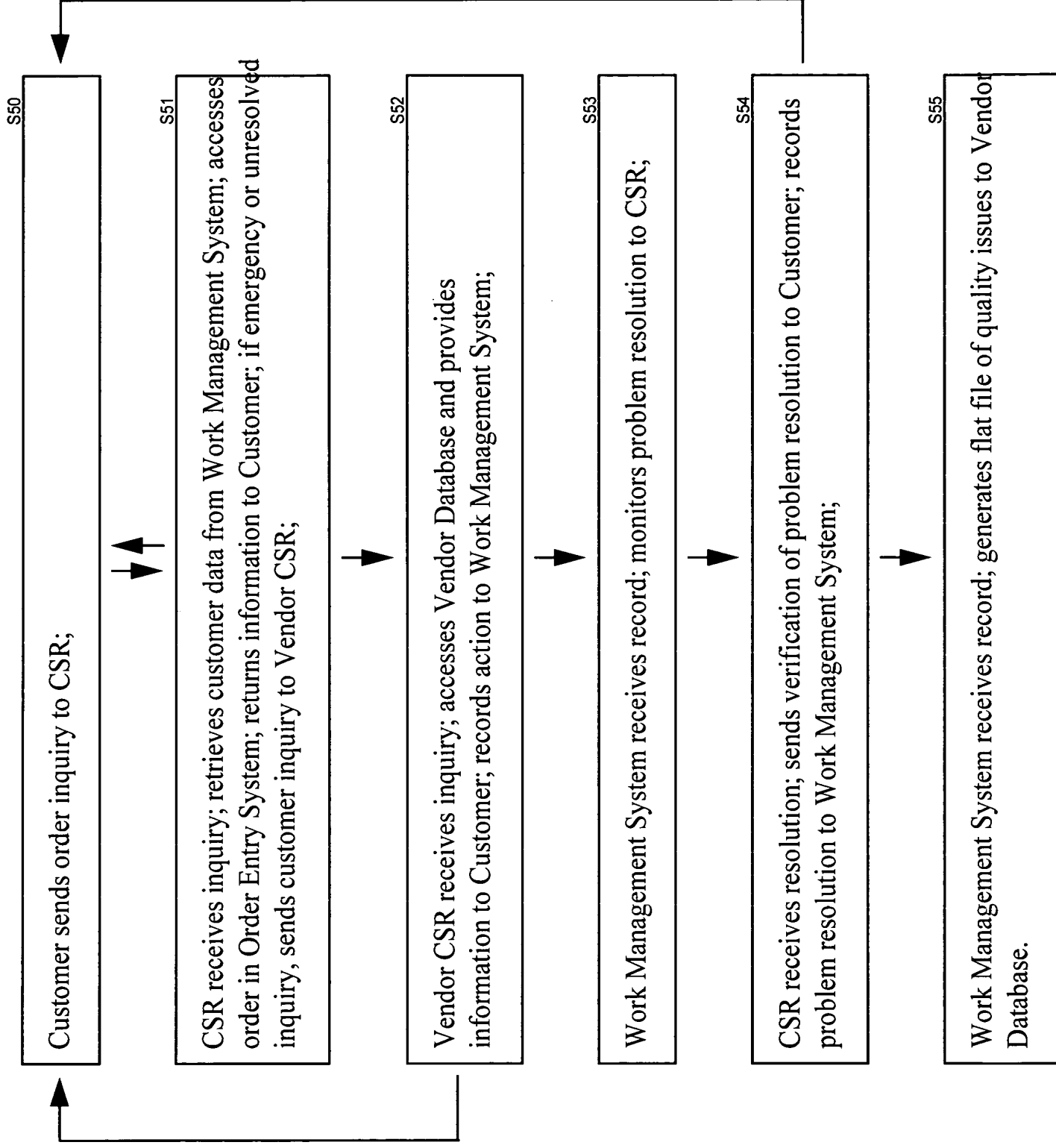


FIG. 10

# ORDER INQUIRY



**FIG. 11**

# DISCONNECT

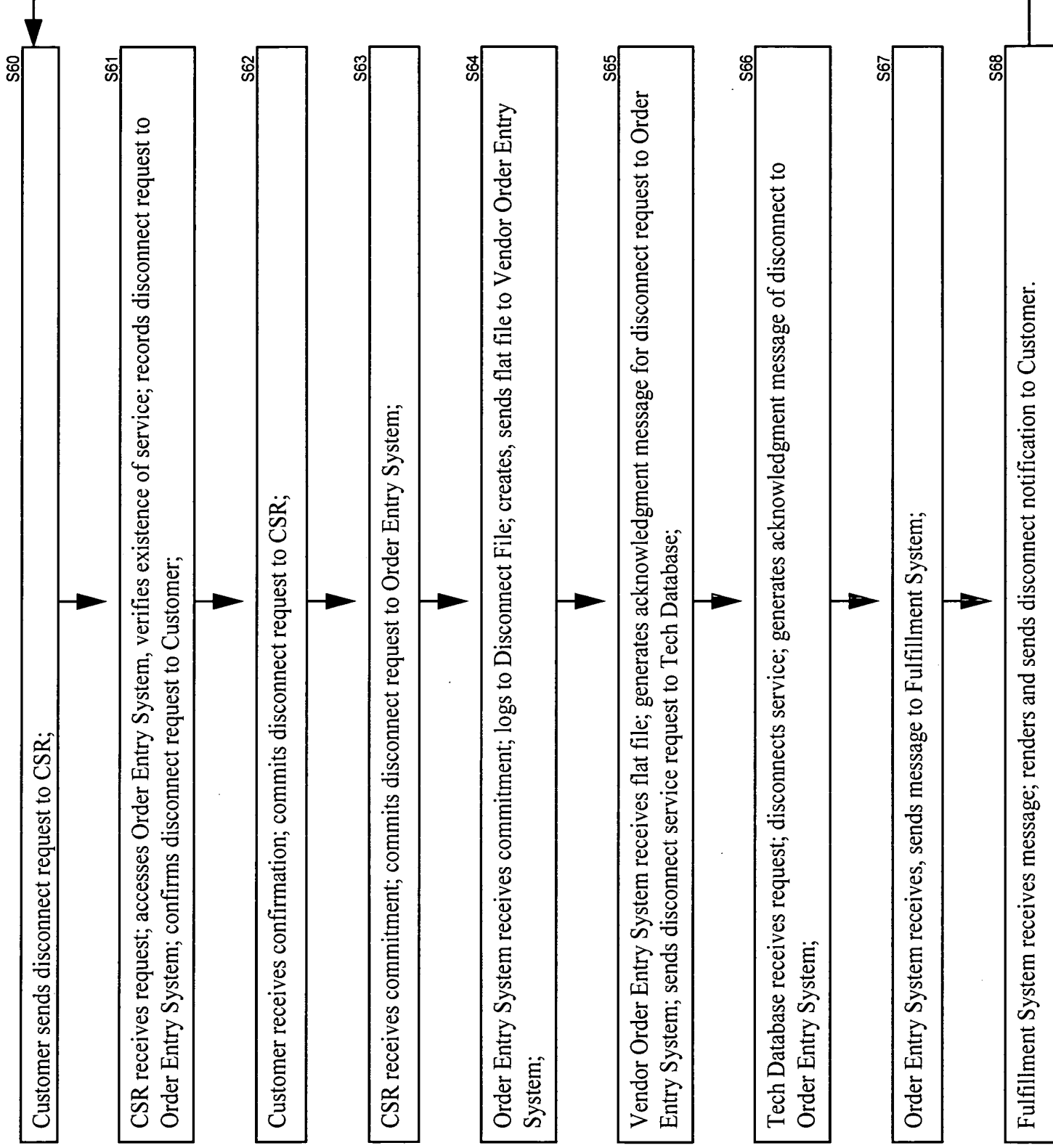


FIG. 12

# ALTERNATE DISCONNECT

S70

Customer sends disconnect request to Vendor CSR;



S71

Vendor CSR receives request; accesses Vendor Database, verifies existence of service; notifies Retail Company; records disconnect to Vendor Order Entry System;



S72

Vendor Order Entry System receives, sends disconnect record to Order Entry System;



S73

Order Entry System receives, sends disconnect record to Fulfillment System;

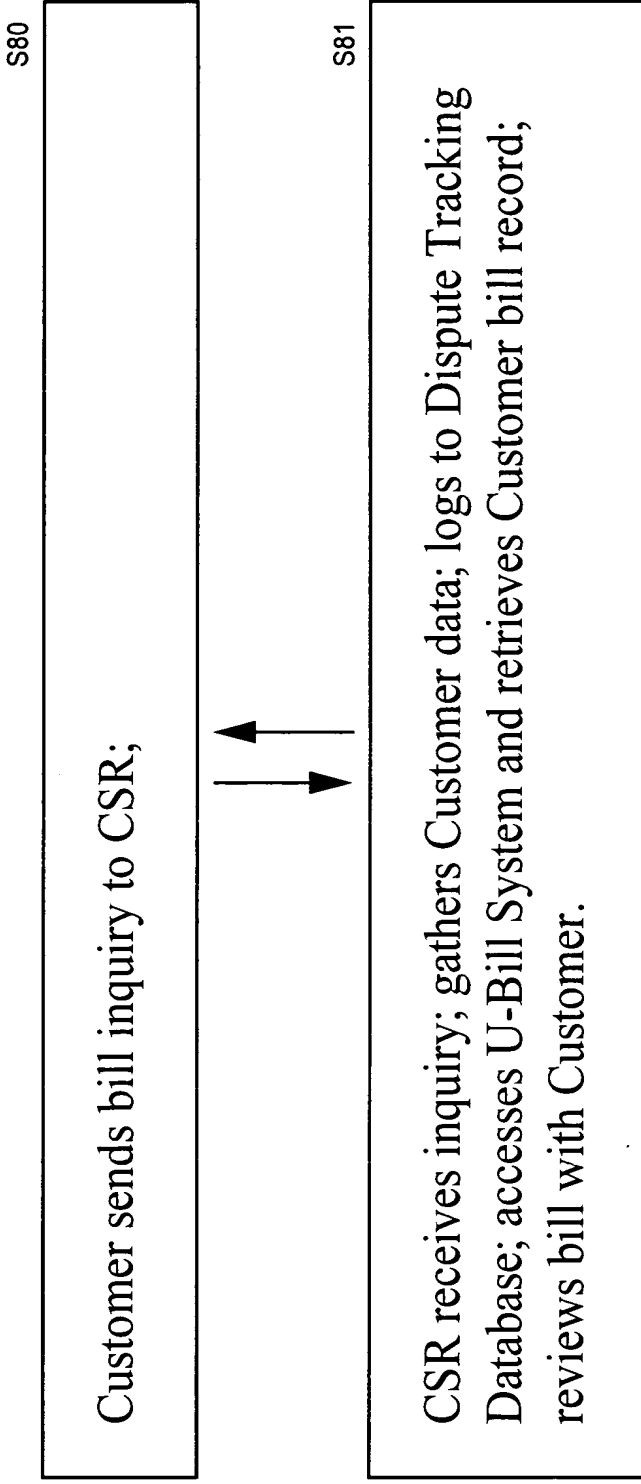


S74

Fulfillment System receives record; renders and sends disconnect notification to Customer.

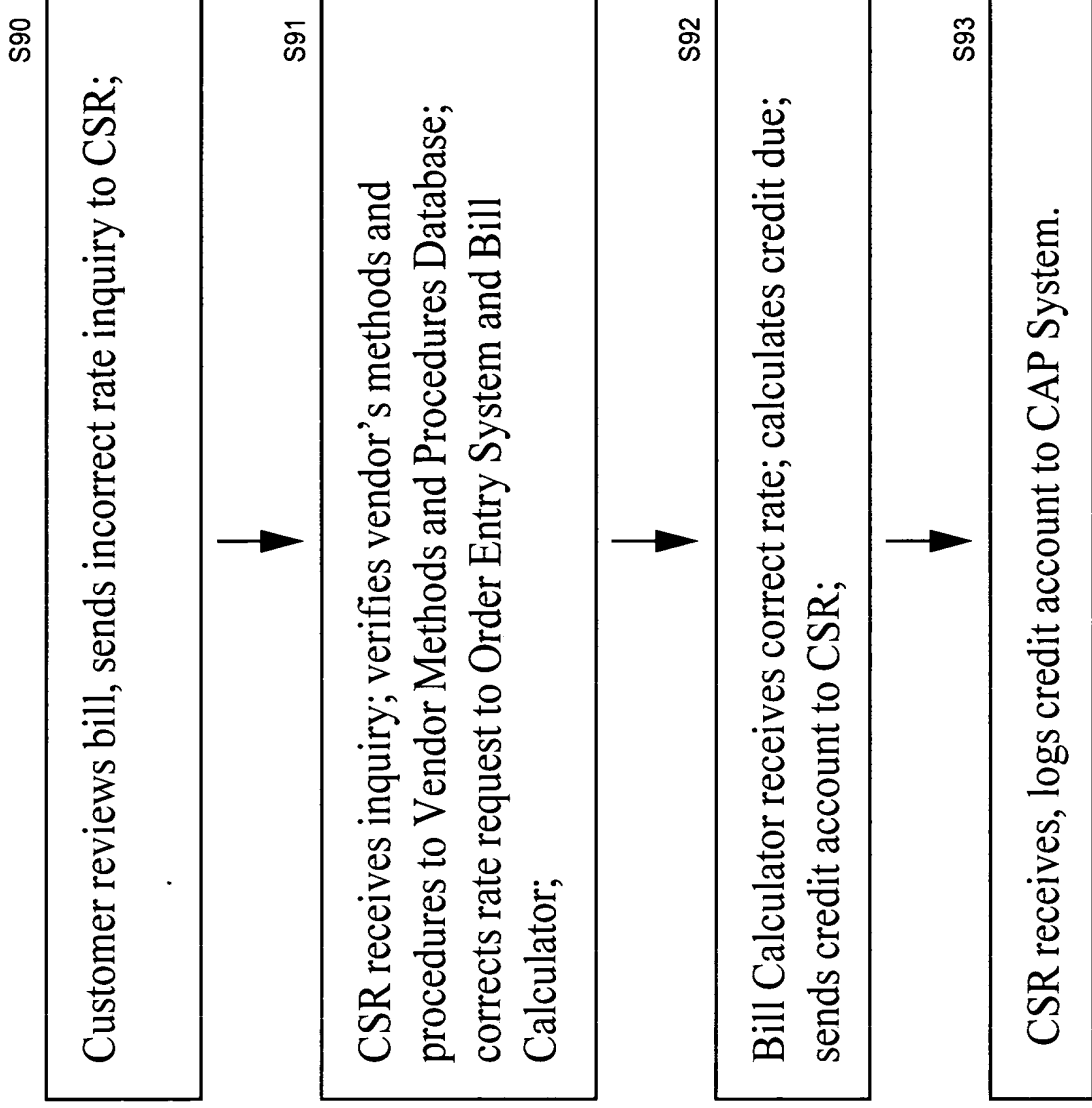
**FIG. 13**

# BILL INQUIRY AND ADJUSTMENT/ ENERGY USAGE



**FIG. 14**

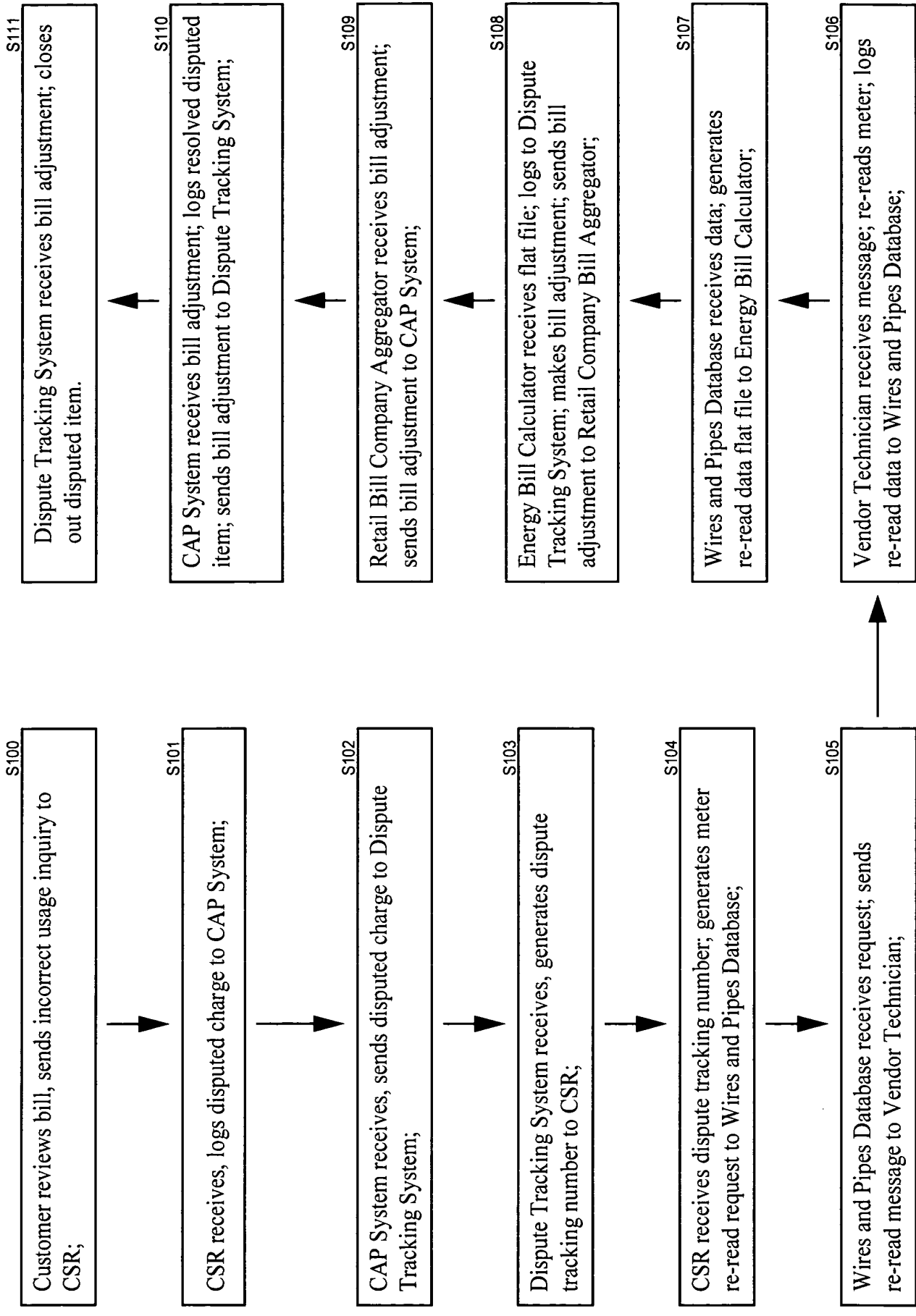
# BILL INQUIRY AND ADJUSTMENT/ ENERGY USAGE/INCORRECT RATE



**FIG. 15**

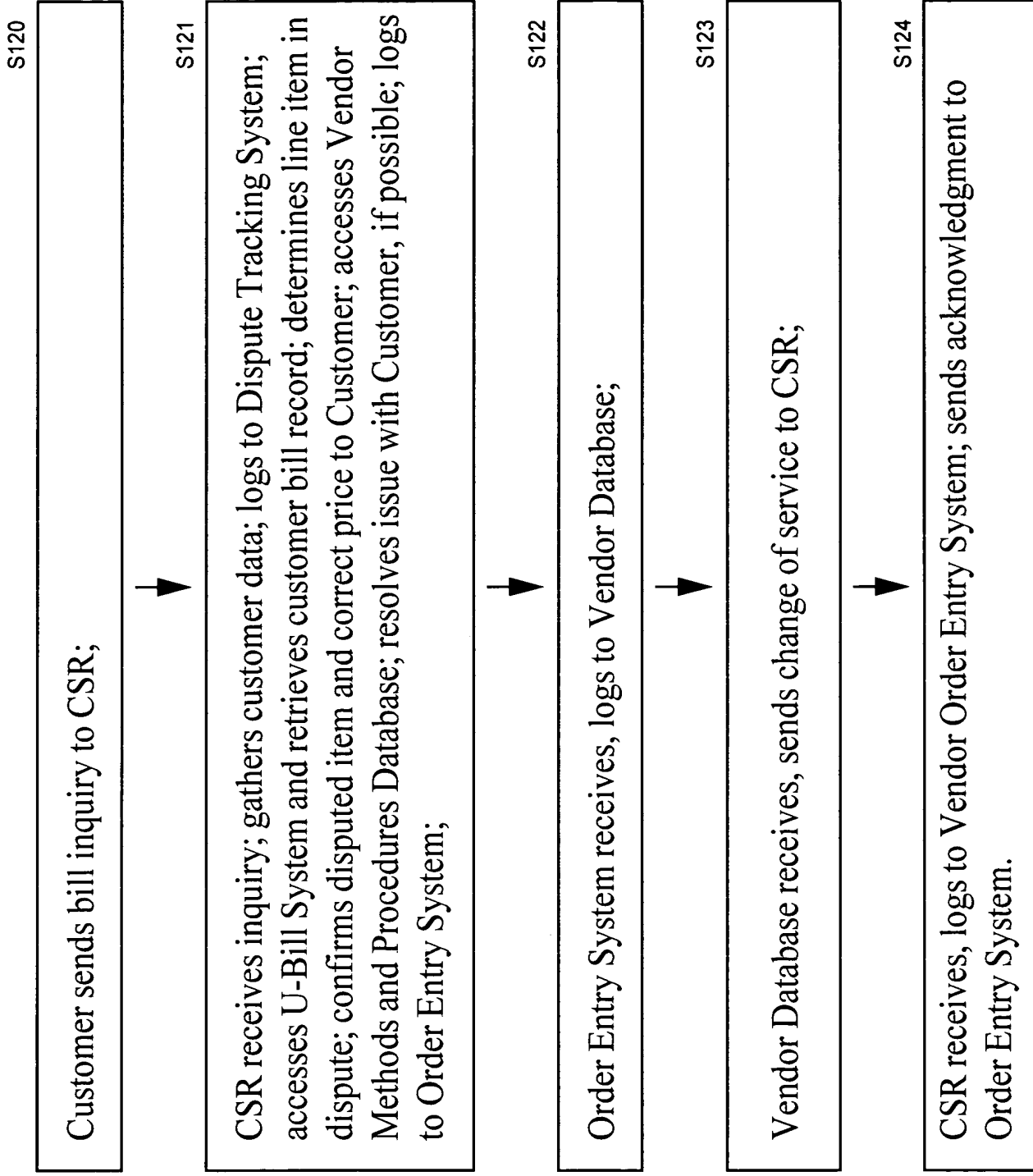


# BILL INQUIRY AND ADJUSTMENT/ ENERGY USAGE/INCORRECT USAGE



**FIG. 16**

# BILL INQUIRY AND ADJUSTMENT/ NON-ENERGY RETAIL COMPANY PRODUCTS



**FIG. 17**

**ALTERNATE BILL INQUIRY AND ADJUSTMENT/  
NON-ENERGY RETAIL COMPANY PRODUCTS/  
CSR UNABLE TO RESOLVE DISPUTE/DISPUTE IS CORRECT**



**FIG. 18**

**UTILITY "BETTER" BILLING/**  
**BILL INQUIRY AND ADJUSTMENT/**  
**NON-ENERGY RETAIL COMPANY PRODUCTS/**  
**CSR IS UNABLE TO RESOLVE DISPUTE/DISPUTE IS INCORRECT**

S140

CSR receives disputed charge; takes action to satisfy dispute; generates flat file of correct information to Dispute Tracking System;



S141

Dispute Tracking System receives, creates flat file for Customer call-back; sends to CSR and Retail Company Bill Aggregator;



S142

CSR receives, notifies Customer of dispute resolution;



S143

Retail Company Bill Aggregator receives, logs line item price (verifies old price or logs new one different from customer price); sends to CAP System;

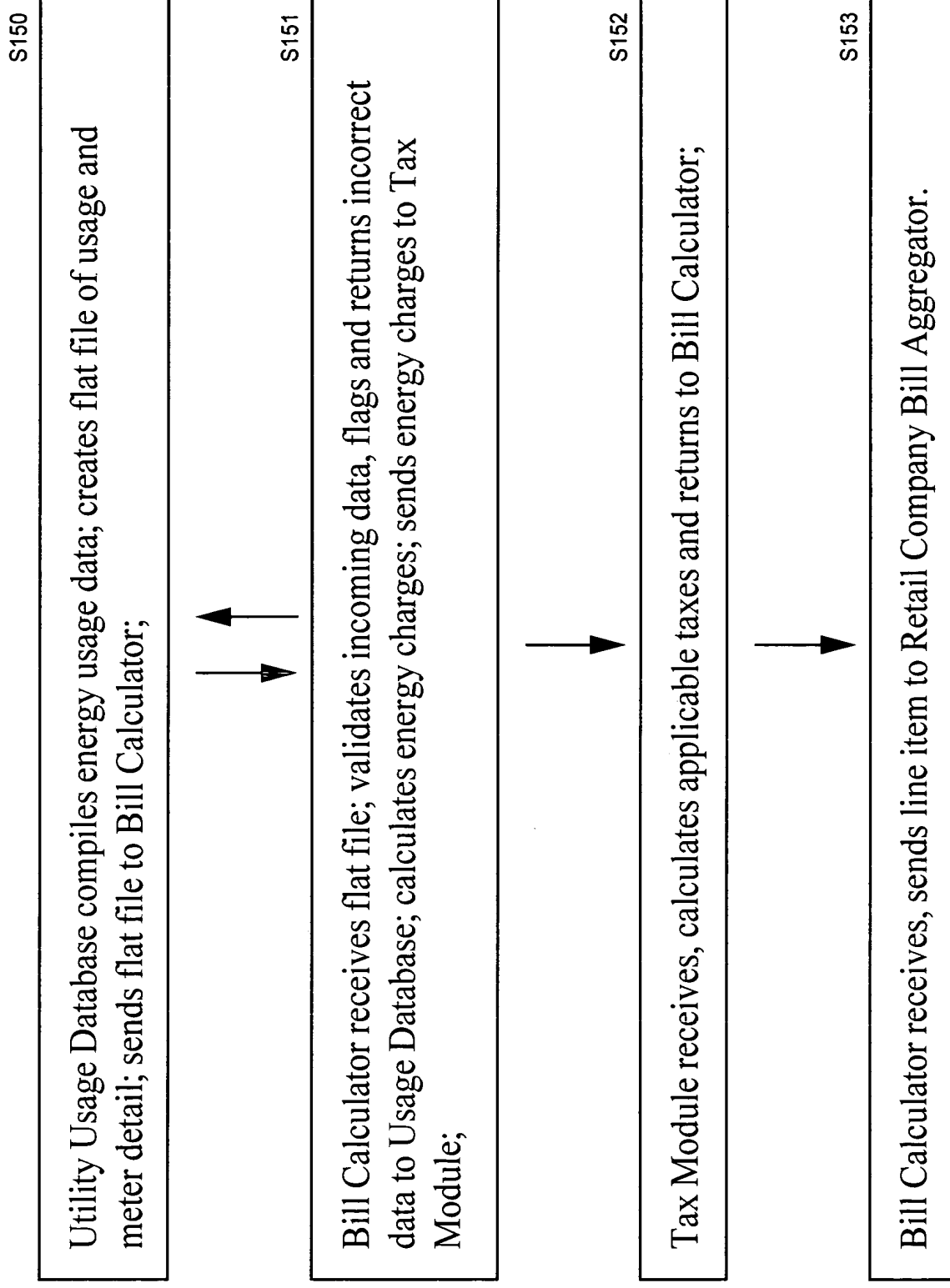


S144

CAP System receives, closes out dispute (credits account, if necessary).

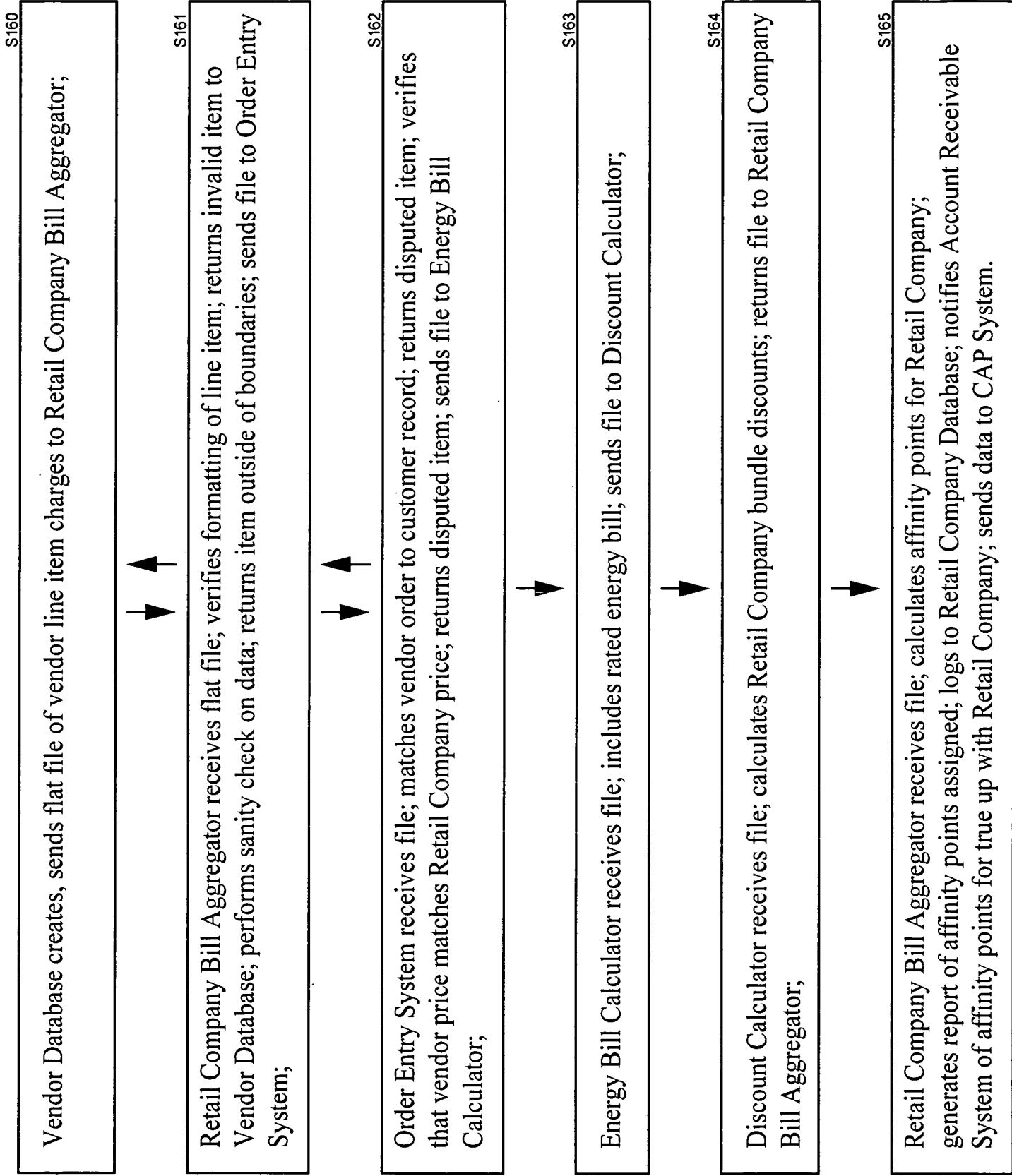
**FIG. 19**

# UTILITY BILL CALCULATOR



**FIG. 20**

# RETAIL COMPANY BILL AGGREGATOR



**FIG. 21**

# 366201" 859TET60 STATEMENT GENERATION

S170

CAP System receives data from Retail Company Bill Aggregator, sends to SDP System;



S171

SDP System receives data; locates Customer account; confirms Customer requested combined bill; sends data to TSYS System;



S172

TSYS System receives data; posts to Customer account; staples retail company charges to bill; receives credit card feed; staples credit card charges to bill; receives telephony feed; staples telephony charges to bill; sends data to CAP System;



S173

CAP System receives data; calculates financial institution overall discount; calculates financial institution affinity points; sends data to U-Bill System;



S174

U-Bill System receives data; logs to Fulfillment System; renders and delivers bill to Customer.

**FIG. 22**

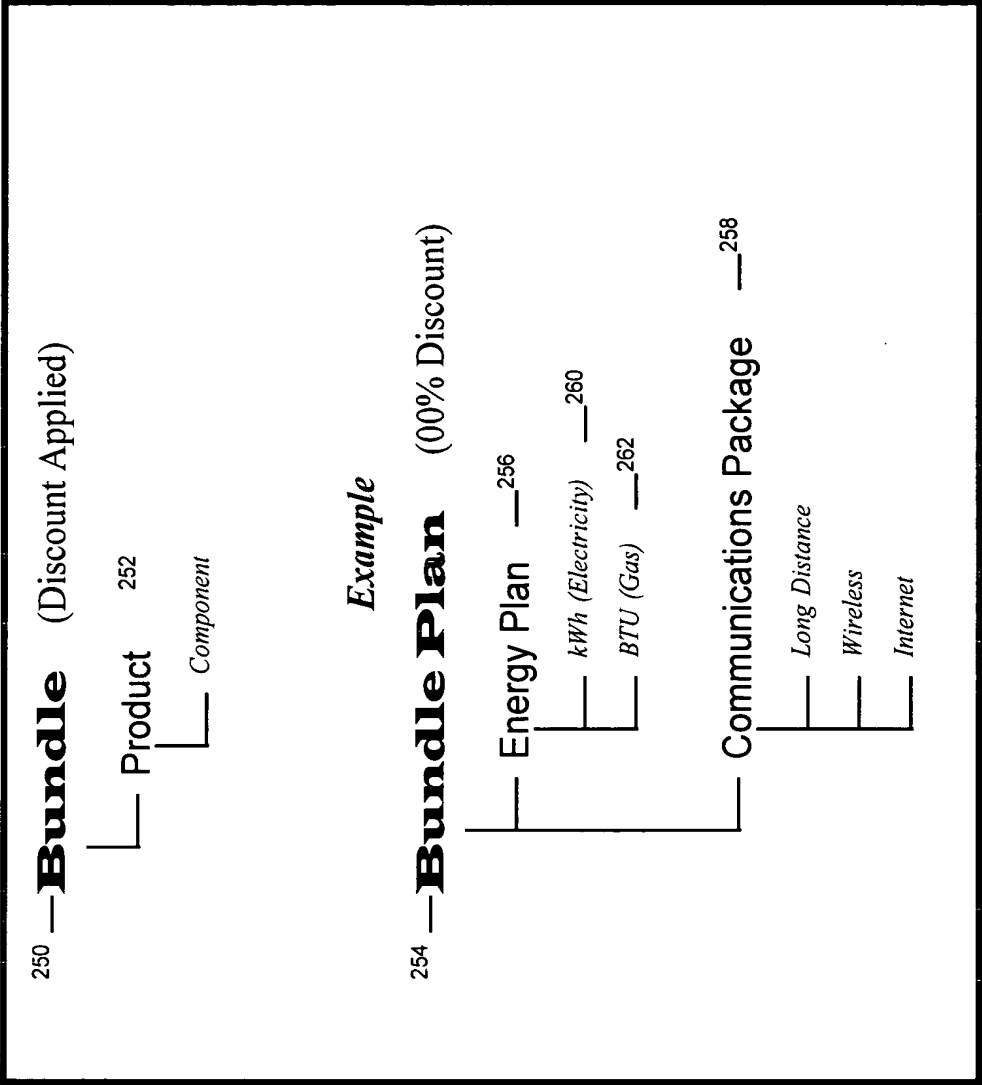


FIG. 23



# BOBBI "BETTER"

## Payments and Adjustments

Trans	Description	Amount
06/10	PAYMENT RECEIVED	-XX.00
	THANK YOU	
	<b>Total Payments and Adjustments</b>	<b>-\$XX.00</b>

## Billing Disputes

Date	Description	Amount
05/20	NOGALITOS GEAR COMPANY SAN ANTONIO TX	XX.00

## Services Summary

Electric	\$XX.00
Security	\$XX.00
Warranties	\$XX.00
<b>Total Services</b>	<b>\$XX.00</b>

## Electric

1200KWH@.021 .....	XX.00
Federal Tax @ 3%	XX.00
through 06/01/97	\$XX.00

## Security Systems

Monthly Residential Service	XX.00
Monthly Commercial Service	XX.00

## Federal Tax @ 3%

\$XX.00

## Warranties

Monthly Security System	XX.00
Monthly Heat Pump/HVAC	XX.00
Monthly Appliance	XX.00

## Federal Tax @ 3%

\$XX.00

## Usage Comparison

1,200 kwh	+
1,000 kwh	+
0	+

Month	Year	KWH	Days	KWH/DAY
MAY 1996	1996	847	31	26.5
MAY 1997	1997	756	30	25.2

Telephone Summary

Long Distance \$XX.00

Total Services \$XX.00

Long Distance

Apr 2 - May 1, 1996

Charges for 510 670-6712:

Calls \$XX.00

Taxes and surcharges XX.00

Total Long Distance \$XX.00

This month you saved \$9.64 with Long Distance.

Calls Eligible for Discount

Direct Dialed Calls

No.	Date	Number Called	Where	Time	Rate	Type	Min	Amount
1	06/10	310 450-3855	Santa Moni, CA	5:39am	night	direct	3	\$XX.00
							3	\$XX.00

Calling Card Calls

Card Number: 327 885 4177

No.	Date	Number Called	Where	Time	Rate	Type	Min	Amount
5	05/02	310 450-3855	Santa Moni, CA	7:41pm	eve	station	1	\$XX.00
Called from			212 854 3276	Los Angeles, CA				

Total calls eligible for discount

1 \$XX.00  
1 \$XX.00

Taxes and Surcharges

Description	Amount
Federal tax	\$XX.00
State and local tax	XX.00
Subscriber line charge (Jun 2 - Jul 1)	XX.00
	\$XX.00

**Credit Card Activity**

Amount Over Limit.....	\$XX.00
Credit Line.....	\$7,000.00
Available Credit.....	\$2,750.00
Cash Advance Limit.....	\$1,000.00
Purchases.....	\$634.50
Cash Advances and Checks.....	25.00
<b>Total Credit Card Activity</b>	<b>\$659.50</b>

**Purchases**

Trans	Post	Description	Amount
05/26	05/28	FINE HOTELS PARIS TX	\$70.26
05/27	05/29	ACME PRINTING OF CONCORD, MA	8.34
<b>Total Credit Card Purchases</b>			<b>\$78.60</b>

**Cash Advances and Checks**

Cash Advance Limit \$1,500.00\* \*This represents a portion of your total credit line.

Trans	Post	Description	Amount
05/29	05/30	CONVENIENCE CHECK #354	\$50.00
05/30	05/31	CASH ADVANCE NATIONAL BANK NEW YORK NY	25.00
<b>Total Cash Advances and Checks</b>			<b>\$75.00</b>

**Finance Charge Information**

	Nominal APR	Daily Periodic Rate	Number of Days in Billing Cycle	Average Daily Balance	Periodic FINANCE CHARGE	Cash Advance Fee/FINANCE CHARGE
Purchases	zz9.89%	z.9888%*	x 28	x \$\$\$,\$\$8.88 =	\$\$\$,\$\$8.88	+ \$\$\$,\$\$8.88
Cash Advances	zz8.89%	z.9888%	x 28	x \$\$\$,\$\$8.88 =	\$\$\$,\$\$8.88	+ \$\$\$,\$\$8.88

\*Indicates variable rate

Total FINANCE CHARGE \$0.00  
Effective ANNUAL PERCENTAGE RATE 0.00%

**FIG. 26**

35207 "BEST" 60

**Quick Reference**

Minimum Payment Due ..... \$235.43  
 Due Date ..... August 1, 1998  
 Amount Past Due ..... \$00.00

**Account Summary**

Previous Balance ..... \$1,200.00  
 Payments and Adjustments ..... - XX.00  
 Services ..... XX.00  
 Credit Card Activity ..... XX.00  
 New Balance ..... \$XXX.00

Note: Detailed activity starts on page 5.

**Just For You**

Credit Card Purchases and Telephone Services ..... XXX.00  
 Rebate percentage ..... x1.0%  
 Cash back you earned this period ..... \$XX.00

**Total cash back earned to date ..... \$XX.00**

**Payment Summary**

	Minimum	Maximum	Your Payment
Electric (due in full)	XX.00	XX.00	
Credit Card (due in full)	XX.00	XX.00	
<b>Payment Total</b>			\$

**Payment Record** Amount Paid: \_\_\_\_\_ Date Paid: \_\_\_\_\_ Check Number: \_\_\_\_\_

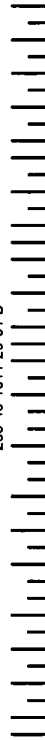
Please detach and return this coupon with payment.

Account Number	Payment Due	New Balance	Minimum Payment	Enter Amount Enclosed
1222 5467 3333 2543	8/1/98	\$XXX.00	\$XX.00	\$

Make changes to U.S. billing address and phone number below:

Address		Apt./Suite	
City	State	Zip	
Home phone	Business phone		
( )	( )		

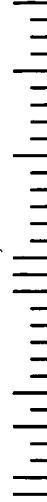
288 40 1011 29 01 B



xxxxxx x. xxxxxxx  
 xxxxxxxx xxxxxxxx  
 xxxxxxxxxxxxxx, xxxxxxxxxxx-xxxx

Make check payable to:

**Universal Account**  
 PO BOX 23455  
 COLUMBIA, IN 41702-0023



53925500137262890000022000001025752

### Expanded Messaging

- Targeted
- Client Defined

Select a payment due date  
We can send your invoice  
most convenient due date  
800 423-4343. We'll be  
you will be the billing

**Electric Partners**  
Electric Service, a leader  
Service to bring you wise  
Electric leader in the wo

**Questions? Call a Custom**  
When you have a ques  
we'll be there to ans

### Full Page Summary

- Quick Reference
- Account Summary
- Value Propositions
- Multiple Payment Options
- Customer Defined

### Billhead Messaging

- 5-Line Messaging
- AutoPay
- Customer Defined

### Point of Contact

- Internet Delivery
- Automated VRU
- Customer Care Associate

### Margin Messaging

- Targeted
- Client Defined

### Overall Capabilities

- Full Laser Printing
- Duplex
- Flexible Design
- Multi-Premise
- Multi-Product

### How to Reach Us

**Electric Services**  
Account Online: [www.ele.com](http://www.ele.com)  
Customer Service: 1 800 629-8892

### Choose your own due date

You have the flexibility to choose when your payment is due. To adjust the date call 1 800 629-8892. See page 2 for details.

### Electric Partners with Credit Card

Electric, a leader in the world of electrotechnologies, partners with Credit Card Services to bring you wise energy-savings solutions. See page 2 for details.

### Account has answers.

Get automated account information anytime, day or night. Call Account for a toll-free update: 1 800 633-2982. See page 2 for details.

### Quick Reference

Minimum Payment Due ..... \$235.43  
Due Date ..... August 1, 1998  
Amount Past Due ..... \$000.00

### Account Summary

Previous Balance ..... \$1,200.00  
Payments and Adjustments ..... - XX.00  
Services ..... XX.00  
Credit Card Activity ..... XX.00  
New Balance ..... \$XXX.00

Note: Detailed activity starts on page 5.

### Just For You

Credit Card Purchases and Telephone Services ..... XXX.00  
Rebate percentage ..... x 1.0%  
Cash back you earned this period ..... \$XX.00  
Total cash back earned to date ..... \$XX.00

### Payment Summary

	Minimum	Maximum	Your Payment
Electric (due in full)	XX.00	XX.00	
Credit Card (due in full)	XX.00	XX.00	
<b>Payment Total</b>			\$

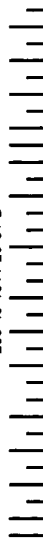
Payment Record Amount Paid: \_\_\_\_\_ Date Paid: \_\_\_\_\_ Check Number: \_\_\_\_\_

Please detach and return this coupon with payment.

Account Number	Payment Due	New Balance	Minimum Payment	Enter Amount Enclosed
1222 5467 3333 2543	8/1/98	\$XXX.00	\$XXX.00	\$

Congratulations, with AutoPay your next payment will be automatically deducted on 8/15/97. And you can change it simply by calling 1 800 888-8888 anytime.

288 40 1011 29 01 B



xxxxxx x xxxxxxxx  
xxxxxxxx xxxxxxxx  
xxxxxxxxxxxxxxx, xxxxxxxxxx-xxxx

5392550013726289000002

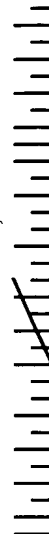
### Remittance Coupon

Make changes to U.S. billing address and phone number below:

Address		Apt./Suite	
City	State	Zip	
Home phone ( )	Business phone ( )		

Make check payable to:

**Universal Account**  
PO BOX 23455  
COLUMBIA, IN 41702-0023



### One Billing Center

## Personalization

- Consumer's Name
- Account Number
- Bill Cycle Date

Glenn L. Perreault  
Lynne G. Perreault  
Account 1234 5678 9012 3456  
May 6-June 5, 1997

Page 5 of 6

## CREDIT CARD

Page 4 of 6

Glenn L. Perreault  
Lynne G. Perreault  
Account 1234 5678 9012 3456  
May 6-June 5, 1997

## Credit Card Acti

## Amount Over

Credit L  
Availab  
Cash Ad  
Purchase  
Cash Ad  
Finance  
Total C

## OMR Bar Markers

- Product Inserting
- Product Messaging
- Client Defined

## Selective Messages

- Targeted
- Client Defined

## Detailed Acct. Info

## Charts &amp; Graphics

- Example of Usage History

## ELECTRIC

Page 3 of 6

Glenn L. Perreault  
Lynne G. Perreault  
Account 1234 5678 9012 3456  
May 6-June 5, 1997

## Telephone

## Long

## Apr

## Char

## Call

## Taxe

## Total

## This

## Calls

## Des

## Call

## Total

## This

## Calls

## Dire

## No.

## 1

## Taxes

## Payments and Adjustments

Trans.	Description	Amount
06/10	PAYMENT RECEIVED	- 285.00
Total Payments and Adjustments		-\$285.00

Due to prior inquiries on your account, the above charge is presently in dispute status. Until resolution, there will be no finance charge accruing on this item. If this item has been resolved, please call us at 1 800 766-6680.

## Electric Services Summary

Electric	\$35.00
Security	45.00
Total Electric Services	\$80.00

Electric	XX.00
1400KWH@.023	XX.00
Federal Tax @ 3%	XXX.00
through 06/01/97	

Security Systems	XXX.00
Monthly Residential Service	XXX.00
Federal Tax @ 3%	XXX.00
through 06/01/97	

## Usage Comparison

1,200 kwh	---
1,000 kwh	---

MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY  
1996 1997 1997 1997 1997 1997 1997 1997 1997 1997 1997 1997

Month Year KWH Days KWH/Day

MAY 1997 847 31 26.5

MAY 1996 756 30 25.2

FIG. 29

Four key industries account for most of recurring payments volume,  
yet have low card penetration levels

	At 100MM			
	Annual*	customers	Card**	
	<u>Expenditures</u>	<u>Expenditures</u>	<u>Penetration</u>	
• <i>Insurance/Annuities</i>	<b>\$306B</b>	<b>\$255</b>	<b>&lt;1%</b>	} Oppor- tunity
• <i>Utilities</i>	<b>\$141B</b>	<b>\$117</b>	<b>&lt;1%</b>	
• <i>Telephone/Cellular</i>	<b>\$ 74B</b>	<b>\$ 62</b>	<b>&lt;2%</b>	
• <i>Cable TV/Pay TV</i>	<b>\$ 21B</b>	<b>\$ 17</b>	<b>&lt;2%</b>	
• Subscriptions	\$ 16B	\$ 13	15%	
• Membership Org.	\$ 11B	\$ 9	10%	
• Rentals	\$ 6B	\$ 5	--	
• <u>On-line Services</u>	<u>\$ 2B</u>	<u>\$ 2</u>	<u>80%</u>	
	<b>\$579B</b>			

\*Source - The Nielson Report - 1996

\*\*Source - MasterCard International

**FIG. 30**